

Madam Chair, I yield back the balance of my time.

Mr. DOGGETT. Madam Chair, this is the freedom resolution on the week that we have the anniversary of the anti-choice Dobbs decision as part of the CHOICE Arrangement Act.

Well, I am reminded of the lyrics of a famous Janis Joplin song: "Freedom is just another word for nothing left to lose." No choice is left. No freedom is left. This is our future under Republican plans—so much to lose, nothing left tomorrow.

We need to protect more Americans from the dangers of health debt and bankruptcy. We need to ensure broader coverage. There is a huge coverage gap that is leaving perhaps as many as 2 million Texans without coverage because of the failures and ideological objections of our State Republican government.

Those Americans deserve the same protection that 16 million Americans got when they signed up for the Affordable Care Act this year. They have access to a family physician that is so very important. They have access to the essential benefits of the Affordable Care Act, getting access to the kind of care that they need to ensure their family is secure.

I believe that there are many improvements that are necessary in the Affordable Care Act. We were limited in being able to make those improvements when all we had for more than a decade were 60-plus Republican attempts to repeal the Affordable Care Act.

Let us reject this bill and this amendment.

Madam Chair, I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentleman from Texas (Mr. ROY).

The question was taken; and the Acting Chair announced that the ayes appeared to have it.

Mr. DOGGETT. Madam Chair, I demand a recorded vote.

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, further proceedings on the amendment offered by the gentleman from Texas will be postponed.

Ms. FOXX. Madam Chair, I move that the Committee do now rise.

The motion was agreed to.

Accordingly, the Committee rose; and the Speaker pro tempore (Mr. SELF) having assumed the chair, Mrs. WAGNER, Acting Chair of the Committee of the Whole House on the state of the Union, reported that that Committee, having had under consideration the bill (H.R. 3799) to amend the Internal Revenue Code of 1986 to provide for health reimbursement arrangements integrated with individual health insurance coverage, had come to no resolution thereon.

PROVIDING FOR CONGRESSIONAL DISAPPROVAL OF THE RULE SUBMITTED BY THE DEPARTMENT OF EDUCATION RELATING TO "WAIVERS AND MODIFICATIONS OF FEDERAL STUDENT LOANS"

The SPEAKER pro tempore. Pursuant to the order of the House of June 7, 2023, the unfinished business is the further consideration of the veto message of the President on the joint resolution (H.J. Res. 45) providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Department of Education relating to "Waivers and Modifications of Federal Student Loans".

The Clerk read the title of the joint resolution.

The SPEAKER pro tempore. The question is, Will the House, on reconsideration pass the joint resolution, the objections of the President to the contrary notwithstanding?

(For veto message, see proceedings of the House of June 7, 2023, at page H2775.)

The SPEAKER pro tempore. The gentleman from North Carolina (Ms. FOXX) is recognized for 1 hour.

Ms. FOXX. Mr. Speaker, for purposes of debate only, I yield the customary 30 minutes to the gentleman from Virginia (Mr. SCOTT), the ranking member of the Committee on Education and the Workforce, pending which I yield myself such time as I may consume.

GENERAL LEAVE

Ms. FOXX. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks and include extraneous material on the veto message of H.J. Res. 45.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from North Carolina?

There was no objection.

Ms. FOXX. Mr. Speaker, I rise in support of overriding President Biden's veto of H.J. Res. 45, a Congressional Review Act resolution nullifying the Biden administration's attempt to circumvent the will of the Congress and the role of the Congress of the United States.

Mr. Speaker, President Biden's radical plan to cancel up to \$20,000 in student debt via executive fiat is utter hogwash. The American people are not fooled by the deceptive, doctored-up talking points on student loans that the left has attempted to force-feed them over the past 2 years.

Appealing words like "forgiveness" have been cast around innumerable times as if to imply that a massive student loan bailout is the equivalent of a sweepstakes giveaway.

Here is a reality check for our colleagues across the aisle: There is no such thing as forgiveness.

This entire scheme is nothing more than a transfer of wealth from those who willingly took on debt to those who did not or had the grit to pay off their loans.

Two-thirds of this debt transfer plan would go to the top half of earners. It takes from those in the lower half of earners and gives to the upper half. It redistributes wealth, but from the bottom of our socioeconomic ladder to the top. The 87 percent of Americans who owe no Federal student debt are paying for the 13 percent who do.

Our colleagues on the other side of the aisle also claim that this transfer of wealth is about fairness. No, it is about sticking hardworking taxpayers with the tab and those who owe it walking away from it scot-free.

Mr. Speaker, if this is not the textbook definition of limousine liberalism, I don't know what it is.

What is more, according to the Committee for a Responsible Federal Budget, inflation could rise by as much as 27 basis points if mass student debt cancellation is implemented. That means we could see an additional two rate hikes by the Federal Reserve because of this inflationary policy alone.

To halt the biggest transfer of wealth from blue-collar workers to white-collar professionals in our Nation's history and to prevent any further extension of the student loan repayment pause, the House and Senate both passed H.J. Res. 45.

Following the President's predictable veto, this resolution comes before the House again. We must continue to take a stand and defend the interests of hardworking citizens. As the institution that holds the power of the purse, it is our responsibility to do so.

Mr. Speaker, I urge my colleagues to cut through the political noise that the left continues to gin up about so-called student loan forgiveness and vote in favor of overriding the President's veto on H.J. Res. 45.

Fiscal responsibility must be given the due deference it deserves.

Mr. Speaker, I reserve the balance of my time.

□ 1715

Mr. SCOTT of Virginia. Mr. Speaker, I rise in opposition to H.J. Res. 45, and I yield myself such time as I may consume.

Mr. Speaker, 43 million Americans are eligible for President Biden's student loan relief. That is about 100,000 people, on average, in each of our districts.

Nearly 26 million borrowers in congressional districts all over the country have already applied for relief, including 16 million who had already been approved for relief prior to litigation stopping the process. H.J. Res. 45 seeks to deny these borrowers the relief that they were promised.

To be clear, the people who would be impacted are not the wealthy and well-connected. Mr. Speaker, 90 percent of the relief would go to borrowers earning less than \$75,000 a year, and you are not even eligible if you are making more than \$125,000. That is in stark contrast to the Trump tax scam where 80 percent of the benefits went to the

top 1 percent and corporations. For the top 1 percent, that is about half a million dollars.

Moreover, my Republican colleagues refuse to acknowledge the serious questions that have been raised about how the resolution would actually be implemented, because under a Congressional Review Act resolution, you don't pick and choose which parts of the rule you are overturning, you have to overturn the whole rule, including the pause in student payments and the deferral of interest.

Now, how do you unpause a payment that you were supposed to make many months ago? What is going to happen to all those interest payments that now have to be added back to those loans?

What happens to the credits that participants in the Public Service Loan Forgiveness program were promised during those months?

Are the firefighters and teachers and police officers and other public servants who may have already had their loans forgiven based on those credits, now back on the hook for additional payments?

The reality is that H.J. Res. 45 would trigger a wave of delinquencies and defaults for most of our vulnerable borrowers. Intentionally or not, this resolution would create chaos for borrowers and their families, as well as loan servicers. The Congressional Research Service has confirmed that this chaos would be triggered by the retroactive application of this rule.

Mr. Speaker, anyone in this country who wants to take advantage of the benefits of a college education should be able to do so, not just the wealthy few. That is the way it used to be.

Just several decades ago, the Pell grant covered 80 percent of the cost of attending a State college. Now it is less than 30 percent, and States are paying a much lower portion of the costs of State colleges than they used to.

This proposal does nothing to help students, so I strongly urge my colleagues to oppose the resolution.

Mr. Speaker, I reserve the balance of my time.

Ms. FOXX. Mr. Speaker, I yield 3 minutes to the gentleman from Virginia (Mr. GOOD).

Mr. GOOD of Virginia. Mr. Speaker, 2 weeks ago, President Biden ignored the will of this Congress and issued a veto message of my resolution, which would have nullified his reckless, unconstitutional, immoral student loan transfer scheme.

As others have said, he is not trying to forgive student loans, he is trying to saddle unsuspecting taxpayers with the burden of paying for others' student loan debt.

Republicans and Democrats should come together, as they have already done on a bipartisan basis, and send a strong message on congressional authority to the executive branch.

Again, President Biden simply does not have the authority to forgive stu-

dent loans, and thus, spend hundreds of billions of dollars, taxpayer dollars, hard-earned taxpayer dollars, as he transfers debt to those who did not incur it.

The power of the purse belongs to the legislative branch. It belongs to the House of Representatives. I suspect the Supreme Court will confirm that if we don't override this veto.

The President seems to even know this himself. When talking about student loan forgiveness on CNN just about a year ago, he said, "I don't think I have the authority to do it by signing with a pen."

Student loan cancellation, again, doesn't make the debt go away. It transfers the costs from the borrowers to the taxpayers, those who never went to college, those who worked hard and paid off their student loans, or those who worked their way through school to avoid student loan debt.

In fact, 60 percent of the constituents in my district do not have a college degree. Yet, the Biden administration wants them to have to pay for the college education of others, even those earning up to \$250,000 in a typical family, or a nontypical family, I should say.

So we are going to make plumbers and welders and carpenters pay for the student loan debt for the high-income earners.

There were a handful of Democrats in the House and the Senate who supported my resolution when it was first sent to the President's desk. I urge more of my colleagues on the other side of the aisle to act today to stop the unilateral actions of President Biden that are worsening the higher education financial crisis, unfairly transferring debt to those who didn't borrow it, and usurping the constitutional congressional authority of this House.

Mr. SCOTT of Virginia. Mr. Speaker, I include in the RECORD a letter from approximately 200 different organizations in opposition to this resolution.

MAY 8, 2023.

Hon. CHUCK SCHUMER,  
Majority Leader, U.S. Senate,  
Washington, DC.

Hon. KEVIN MCCARTHY,  
Speaker, House of Representatives,  
Washington, DC.

Hon. MITCH MCCONNELL,  
Minority Leader, U.S. Senate,  
Washington, DC.

Hon. HAKEEM JEFFRIES,  
Democratic Leader, U.S. House of Representatives,  
Washington, DC.

LEADER SCHUMER, MINORITY LEADER MCCONNELL, SPEAKER MCCARTHY, AND MINORITY LEADER JEFFRIES: The undersigned 261 organizations representing millions of students, workers, people of color, veterans, people with disabilities, consumers, and people of faith write in strong opposition to bicameral efforts to use the Congressional Review Act (CRA) to overturn President Biden's actions to pause student loan payments and provide student debt relief for low-income and working-class Americans continuing to recover from the deadly COVID-19 pandemic and its devastating economic fallout.

In March, policymakers in the House and Senate unveiled a CRA resolution to retroactively overturn the pause of federal student loan payments and interest accrual, and President Biden's debt relief plan. If successful, these CRA efforts would immediately force tens of millions of borrowers into abrupt and unplanned repayment with devastating effects, including adding thousands of dollars of payments and interest onto their loan balances. It will also force the Department of Education to unwind loans forgiven under Public Service Loan Forgiveness for first responders, nurses, educators, servicemembers, and hundreds of thousands of other public service workers across the country. These actions are a clear attack on millions of the most vulnerable workers and families who are still reeling from the devastating impact of COVID-19.

The President's student debt relief program and extension of the pause on student loan payments are both plainly legal and desperately needed by the more than 43 million borrowers drowning in nearly \$1.76 trillion in student loan debt. While they await the Supreme Court's decision regarding the fate of debt relief, tens of millions of borrowers and their families are relying on the federal student loan payment pause as they continue to face the economic aftershocks of the pandemic, including high inflation. Data show that the payment pause has been of greatest help to student loan borrowers who were in financial distress even before the pandemic and has successfully provided relief for those borrowers more than other COVID-19 assistance programs. The payment pause is broadly supported among individuals with and without student loan debt and has been recognized as necessary by the Trump and Biden Administrations alike. Further, the U.S. Secretary of Education's use of the HEROES Act of 2003 to pause student loan repayment falls within a long line of waiver and modification authority exercised by prior administrations without the invocation of the CRA, including by his immediate predecessor for precisely the same purpose.

Overturning the payment pause and forcing borrowers into immediate repayment would have a devastating effect on borrowers in every community. U.S. Department of Education (ED) analysis demonstrates that a resumption of loan payments without cancellation will spike delinquency and default rates for the most financially vulnerable. Further, more than 26 million Americans applied for student debt cancellation in the few weeks before it was shut down by partisan attacks in the federal courts. This extraordinary engagement with President Biden's cancellation plan is further evidence of both the crushing burden this debt places on workers and families from all walks of life and the promise of hope debt cancellation offers for millions seeking an economic fresh start.

Recent polling illustrates that cancellation enjoys broad popular support, underscoring the massive impact of student debt across families, communities, and entire generations of Americans, and the reasons for the program's popularity are clear. Cancellation will also benefit many Americans who have suffered the most throughout the pandemic—with 90 percent of relief dollars going to borrowers earning below \$75,000 a year. These are student loan borrowers who are low- and middle-income, borrowers with disabilities, public servants who face high educational costs and low wages, women and Black and Latino/a borrowers who come from low-wealth families unable to foot the bill for higher education upfront, and many more. Cancellation will help prevent a wave

of defaults and delinquencies when repayment resumes and ensure that these borrowers will be able to afford basics like food, housing, and other necessities that pandemic-related financial hardship would otherwise put out of reach.

The American people, the law, and the economic instability of the present moment all emphasize the necessity of debt cancellation and the continuation of the payment pause until cancellation is realized. Policymakers now seeking to reverse such critical relief through the CRA are ignoring the economic needs of their own constituents and threatening our nation's financial security. Congress should be acting to improve the circumstances of the American people, not attempting to thwart the President's efforts to ease the financial pressure that so many are feeling.

For these reasons, we strongly oppose the efforts to overturn this relief through the Congressional Review Act (H.J. Res. 45/S.J. Res. 22) and we urge you to consider the harmful impact they would have on the millions of American people and families who are in need of student loan debt relief.

Signed,

1000 Women Strong, AACTE (American Association of Colleges for Teacher Education), Accountable.US, Adasina Social Capital, Affordable Homeownership Foundation Inc., AFGF, AFL-CIO, AFT Michigan, AFT, AFL-CIO, AFT-Wisconsin, AFT, AFL-CIO, AKPIRG, Alabama State Association of Cooperatives, Alliance for Justice, Amazon Labor Union, American Association of University Professors, American Association of University Women, American Federation of State, County and Municipal Employees (AFSCME), American Federation of Teachers (AFT), American Psychological Association, Americans for Financial Reform, Applesseed Foundation, Arkansas Community Organizations, Asian Pacific American Labor Alliance (AFL-CIO), Associate Students of the University of California, Berkeley, Associated Students of the University of Nevada, Association of Flight Attendants-CWA.

Association of Latino Administrators and Superintendents (ALAS), ASUCM External office, Autistic Women & Nonbinary Network, Bend the Arc: Jewish Action, Blue Future, BPUF.org, CAARMA, Cabrini Green Legal Aid, California Association of Nonprofits (CalNonprofits), Campaign for College Opportunity, CASH Campaign of Maryland, CEA.org, Center for American Progress, Center for Economic Integrity, Center for LGBTQ Economic Advancement & Research (CLEAR), Center for Responsible Lending, CFPB Union NTEU 335, Chicago Foundation for Women, Church Women United in New York State, Citizen Action of Wisconsin, Clearinghouse on Women's Issues, Color Of Change, Colorado AFL-CIO, Colorado Fiscal Institute, Columbia Consumer Education Council Inc.

Communication Workers of America (CWA), Communications Workers of America District 7, Community Legal Aid Society, Inc. (Delaware), Community Service Society of New York, Consumer Action, Consumer Federation of America, Consumer Federation of California, Consumer Reports, Consumers for Auto Reliability and Safety, Council of Graduate Schools, Council on Social Work Education, Debt Collective, Delaware Community Reinvestment Action Council, Dream Defenders, Economic Action Maryland, EMPATH: Economic Mobility Pathways, Empower our Future, End Citizens United/Let America Vote Action Fund, Equal Justice Works, External Vice President Office of the Associated Students of the University of California, Irvine, Faith Action for All, Faith in Action, Fayetteville Police

Accountability Community Taskforce, Feminist Campus, Feminist Majority Foundation.

Formerly Incarcerated College Graduates Network, Forward Montana, Fosterus, Freedom BLOC, Fresno Building Healthy Communities, Friendship of Women, Inc., Hawaii State Teachers Association, HEAL Food Alliance, Hildreth Institute, Hispanic Federation, Housing and Economic Rights Advocates, Indivisible, Instituto de Avance Latino CDC, International Brotherhood of Teamsters, International Federation of Professional and Technical Engineers (IFPTE), Jacksonville Area Legal Aid, Inc., Justice in Aging, La Raza Centro Legal, San Francisco, Latinos for Education, LCLAA, LeadMN—College Students Connecting for Change, League of United Latin American Citizens, Legal Action Chicago, Loan Repayment Assistance Program of Minnesota, Louisiana Budget Project.

Maine Center for Economic Policy, Maryland Center for Collegiate Financial Wellness, Maryland Volunteer Lawyers Service, Massachusetts Action for Justice, Massachusetts Affordable Housing Alliance, Miami Valley Fair Housing Center, Inc., Michigan Poverty Law Program, Minority Veterans of America, Montana Fair Housing, Mountain State Justice, MoveOn, NAACP, National Association of Pediatric Nurse Practitioners, National Association of Secondary School Principals (NASSP), National Association of Social Workers.

National Association of Social Workers DC Metro Chapter; National Association of Social Workers, Alabama Chapter; National Association of Social Workers, Alaska Chapter; National Association of Social Workers, Arizona Chapter; National Association of Social Workers, Arkansas Chapter; National Association of Social Workers, California Chapter; National Association of Social Workers, Colorado Chapter; National Association of Social Workers, Connecticut Chapter; National Association of Social Workers, Delaware Chapter; National Association of Social Workers, Florida Chapter; National Association of Social Workers, Georgia Chapter; National Association of Social Workers, Guam Chapter; National Association of Social Workers, Hawaii Chapter; National Association of Social Workers, Idaho Chapter; National Association of Social Workers, Illinois Chapter; National Association of Social Workers, Indiana Chapter; National Association of Social Workers, Iowa Chapter; National Association of Social Workers, Kansas Chapter; National Association of Social Workers, Kentucky Chapter; National Association of Social Workers, Louisiana Chapter; National Association of Social Workers, Maine Chapter; National Association of Social Workers, Maryland Chapter; National Association of Social Workers, Massachusetts Chapter; National Association of Social Workers, Michigan Chapter; National Association of Social Workers, Minnesota Chapter.

National Association of Social Workers, Mississippi Chapter; National Association of Social Workers, Missouri Chapter; National Association of Social Workers, Montana Chapter; National Association of Social Workers, Nebraska Chapter; National Association of Social Workers, Nevada Chapter; National Association of Social Workers, New Hampshire Chapter; National Association of Social Workers, New Jersey Chapter; National Association of Social Workers, New Mexico Chapter; National Association of Social Workers, New York City Chapter; National Association of Social Workers, New York State Chapter; National Association of Social Workers, North Carolina Chapter; National Association of Social Workers, North Dakota Chapter; National Association of Social Workers, Ohio Chapter; National Association of Social Workers, Oklahoma Chapter; National Association of Social Workers, Oregon Chapter; National Association of Social Workers, Pennsylvania Chapter; National Association of Social Workers, Puerto Rico Chapter; National Association of Social Workers, Rhode Island Chapter; National Association of Social Workers, South Carolina Chapter; National Association of Social Workers, South Dakota Chapter; National Association of Social Workers, Tennessee Chapter; National Association of Social Workers, Texas Chapter; National Association of Social Workers, Utah Chapter; National Association of Social Workers, Vermont Chapter; National Association of Social Workers, Virgin Islands Chapter; National Association of Social Workers, Virginia Chapter; National Association of Social Workers, Washington Chapter; National Association of Social Workers, West Virginia Chapter; National Association of Social Workers, Wisconsin Chapter; National Association of Social Workers, Wyoming Chapter.

National Association of Student Loan Lawyers, National Black Justice Coalition, National Center for Law and Economic Justice, National Consumer Law Center (on behalf of its low-income clients), National Consumers League, National Education Association (NEA), National Employment Law Project, National League for Nursing, National Legal Aid & Defender Association, National Nurses United (NNU), National Urban League, National Women's Law Center, National Young Farmers Coalition, New Era Colorado, New Georgia Project Action Fund, New Jersey Applesseed Public Interest Law Center, New Jersey Institute for Social Justice, New York Legal Assistance Group (NYLAG), NextGen California, Nine Star Enterprises, Inc., Nonprofit Professional Employees Union (NPEU), NTEU Independent Staff Union, Office & Professional Employees International Union (OPEIU), Office of the Nevada State Treasurer, Ohio Student Association, Oregon Student Association, Our Revolution, P Street.

Passengers United, People's Action, Progressive Leadership Alliance of Nevada, Protect All Children's Environment, Psycharmor, Public Advocacy for Kids (PAK), Public Citizen, Public Counsel, Public Good Law Center, Public Justice Center, Public Law Center, Quiet Creek Herb Farm, Rachel Carson Council, RAISE Texas, Red River Association of Educators, Rise, RootsAction.org, Rural Coalition, Rutgers University Student Assembly, School Social Work Association of America, Secular Student Alliance, SEIU Local 500, Service Employees International Union (SEIU), South Carolina Applesseed Legal Justice Center, Stella's Girls Inc, Student Borrower Protection Center.

Student Debt Crisis, Center Student Loan Fund, Students First Consulting, Students United, Suncoast NORML, Supernmajority, Take on Wall Street, Texas Applesseed, Texas State Teachers Association, The Arizona Students' Association, The Bell Policy Center, The Education Trust, The Hope Center at Temple University, THE ONE LESS FOUNDATION, Towards Justice, UC-AFT, Local 1474, UCSB Associated Students Senate External Affairs Committee, UCSB Lobby Corps.

UFCW, UnidosUS, United Food and Commercial Workers Union Local 400, United Way of Southern Cameron County, University of Wisconsin Law School Consumer Law Clinic, University of California Student Association, Vermont-NEA, Virginia Poverty Law Center, Washington Council of Lawyers, Washington Office of the Student Loan Advocate, We the 45 Million, Western Center on Law and Poverty, Wisconsin Education Association Council, Women Employed, Xavier

University of Louisiana Student Government, Young Invincibles, YWCA USA, Zero Debt Massachusetts.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 2 minutes to the gentlewoman from Florida (Ms. WILSON), the ranking member of the Subcommittee on Higher Education and Workforce Development.

Ms. WILSON of Florida. Mr. Speaker, I rise in opposition to MAGA Republicans' attempts to override the President's veto and kill his student debt relief plan for millions of Americans. It is the height of hypocrisy.

Listen to this: We didn't hear a peep from the Republicans when we bailed out the auto industry. They even nicknamed Detroit "Government Motors".

We didn't hear a peep when they bailed out the airlines, or the farmers, and not a word when Members of Congress' PPP loans were forgiven.

We bailed out Silicon Valley Bank and Signature Bank just the other day. No one said a mumbling word.

When Republicans controlled both Chambers and the White House in 2017, they gave billionaires \$1.7 trillion in tax breaks. Shameful.

But when we decide to bail out the students, the hardworking, want-to-be-somebody college graduates who contribute to the economy, all hell breaks loose, and Republicans are outraged.

I know people in their sixties and seventies who still owe student loan debt, and the principal has never changed. But I will keep fighting because every American should have a fair chance to succeed. It is a shame where our country's priorities lie.

Ms. FOXX. Mr. Speaker, I yield myself such time as I may consume.

My colleagues have said that this is overdrawn in terms of the way the CRA was written, the Congressional Review Act was written, and that it does too much. It gets into too many other things other than simply turning back the President's proposal. It deals with the debt and repayment of debt and those kinds of things.

However, this CRA does not in any way tie the hands of Congress. It is up to us to pass the laws.

What it does do is stop unelected bureaucrats from writing laws in the form of rules to implement laws passed by Congress.

We didn't authorize the Department to do many of the things that it is doing. Congress did not do that, but it is doing many things.

The CRA will stop the President's actions and some of these other things that are happening. We have the authority to write legislation, to do whatever we want to. If we want to write legislation to take care of debt and to take care of interest rates, we can do that.

Forgive me, Mr. Speaker, for not crying crocodile tears along with my colleagues on the accessibility to college in this country. College in this country is accessible to anyone who has the capable skills to attend, or taxpayers

covering the costs of college for many who can pay for themselves and many who simply take advantage of generous taxpayers by skipping out on their loans.

That is not what the help from taxpayers is supposed to do. It is supposed to help people gain a college education and go out there and be productive citizens, not renege on paying back their loans.

Mr. Speaker, I reserve the balance of my time.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 2 minutes to the gentlewoman from Texas (Ms. JACKSON LEE).

Ms. JACKSON LEE. Mr. Speaker, I am appreciative of the courtesies of the chairwoman and the courtesies of the ranking member because I am a recipient of student loans.

As we proceed, the minimal amount that each person would get, in many instances, will be life-starting and life-igniting.

This is not about deadbeat persons. This is about the excessive overburdening of our students in the 21st century who have been enrolled in schools with excessive fees and tuition.

This was not bureaucrats making decisions. This was an analytic assessment of how heavy a burden it is on working persons with student debt. They were not able to make ends meet. Some were not able to purchase first homes. Some were not able to make payments on other necessities or raise their families.

I am disappointed that we are at this point of trying to undo the President's thoughtful effort at giving Americans, all Americans across this country, an opportunity to continue their economic growth, to use their education in the service of others. Many of these persons are teachers. Many of these persons are from middle-class working families who are simply trying not to be in debt, and to be responsible for the obligation that they had to make in order to be, in instances, the first person that ever went to college in their family.

Mr. Speaker, let me ask my colleagues to allow—in spite of court decisions, and this particular underlying motion—allow these people to begin their life and to contribute, contribute to the economic engine of this Nation.

The SPEAKER pro tempore. The time of the gentlewoman has expired.

Mr. SCOTT of Virginia. Mr. Speaker, I yield an additional 1 minute to the gentlewoman from Texas.

Ms. JACKSON LEE. These student loans were well invested because they are now, many of them, in the workforce.

I want to add another component. Sometimes in life there are hills and valleys. Many of these individuals may have had some difficulty, may have been unemployed for a period of time. If you talk to these young people, or individuals that have had this student debt who are not young people anymore, some crisis in their life pre-

vented them from making these payments. Mr. Speaker, it topples them. It just doesn't give them a moment to breathe. It is not that they are trying to default on the United States of America or be a deadbeat. We will be better off to give them another lifeline so they can contribute to this society.

That is all this effort was. It was not frivolous. It was not selecting people who didn't want to pay. There was an application process, and it is a legitimate way of responding to the outcries of Americans and young people. Let us not approve this disapproval.

Mr. SCOTT of Virginia. Mr. Speaker, I yield myself the balance of my time.

First, I include in the RECORD letters from the American Federation of Teachers, another letter from multiple unions including the National Education Association, the AFL-CIO and AFSCME, a letter from Minority Vets, a letter from UnidosUS and the National Urban League, a letter from Third Way, a letter from the National Council of Nonprofits, and a letter from 23 various medical organizations, all in opposition to the legislation.

AMERICAN FEDERATION OF TEACHERS,

May 22, 2023.

HOUSE OF REPRESENTATIVES,  
Washington, DC.

DEAR REPRESENTATIVE: On behalf of the 1.7 million members of the American Federation of Teachers, I strongly urge you to reject H.J. Res. 45/S.J. Res. 22, a joint resolution providing for congressional disapproval of the Biden administration actions to support student loan borrowers that were announced in August of last year.

This resolution would immediately force tens of millions of borrowers into abrupt and unplanned repayment with devastating effects, including adding thousands of dollars of interest onto their loan balances. Proponents of the resolution want you to believe that it is simply a method to stop President Joe Biden's student debt cancellation of up to \$20,000 that would benefit 43 million borrowers, but the implications are more severe. Passage of this resolution would be particularly destructive for teachers, nurses, servicemembers and firefighters eligible for Public Service Loan Forgiveness.

This resolution would force the U.S. Department of Education to unwind loans forgiven under Public Service Loan Forgiveness for nurses, educators, servicemembers and hundreds of thousands of other public service workers across the country. Retroactively repealing months of the payment pause initially authorized by the Trump administration would have far greater implications than thwarting Biden's cancellation plan. It would force teachers, veterans and nurses who finally received Public Service Loan Forgiveness to write a check back to the Department of Education. This resolution would reinstate the debt of more than 150,000 public service workers. On the heels of the pandemic, forcing a nurse to pay back debt that was legally forgiven under a bipartisan law is cruel.

And the harm wouldn't stop there: More than 400,000 borrowers have received PSLF-qualifying payments under the last payment pause of 2022, but this resolution would claw back those benefits, setting back firefighters and educators' eligibility for PSLF for many months.

The COVID-19 pandemic had a devastating impact on American workers, many of whom were already struggling to make ends meet.

Those workers' precarity and risk of delinquency on their debt has severely worsened during the pandemic. Given the long-term economic impacts of the pandemic, which continue to drive workers out of public service, a permanent solution, rather than a temporary deferment, is necessary.

And the law is clear: Student debt cancellation falls squarely within the statutory authority Congress granted the secretary in the HEROES Act. Cancellation will help ensure that millions of people are not left in a "worse position" as to their loan payments due to the devastating COVID-19 pandemic.

Tens of millions of families are struggling under the yoke of \$1.7 trillion in student debt. They eagerly await the breathing room that student debt relief would bring, and those struggling to get by will benefit the most. The extra consideration in debt cancellation for Pell recipients focuses like a laser on people in need. Taking away relief that has already been granted to borrowers—the moratorium on payments and interest—while the legal challenge wends its way through the courts, and retroactively making them pay what they cannot afford, is cruel. These borrowers are teachers, firefighters, nurses and so many other dedicated workers. Their current student debt is a far greater burden than the debt carried by those of us who went to college long ago. This means they have little or no wealth to start a family, buy a car or a house, or make other major life decisions, and it undermines plans they responsibly made based on the situation at the time.

Congress should be building on the Biden administration actions, not undermining those actions. Throwing tens of millions of student loan borrowers into chaos by retroactively adding interest and missed payments to their loan balances, while extending their student debt sentence, would upend lives. That's the wrong decision. Congress must oppose H.J. Res. 45/S.J. Res. 22.

Sincerely,

RANDI WEINGARTEN,

*President, American Federation of Teachers.*

MAY 19, 2023.

HOUSE OF REPRESENTATIVES,  
Washington, DC.

DEAR REPRESENTATIVE: On behalf of our members, who strengthen, restore, and sustain communities across the nation, we urge you to vote against the Congressional Review Act resolution (H.J. Res. 45/S.J. Res. 22) to overturn President Biden's student-debt relief program.

For decades, our nation has strained under a student debt crisis that holds our economy back and steals the dreams of millions of Americans. This debt burden causes loan defaults and drives up balances, delays marriages and the start of families, and makes saving for the future impossible. Just as significant as the financial fallout is how crushing student loan debt is to the spirit. Nothing is quite as disheartening as looking at a loan balance month after month that never seems to diminish. For those who are closer than ever to a life free from the albatross of student loan debt, the CRA amounts to a direct attack on their hopes and dreams.

Overtaking President Biden's debt relief program will lead to a dramatic spike in economic hardship—particularly for the most vulnerable borrowers. It would throw 43 million borrowers across every state and congressional district back into a fundamentally broken and chaotic student loan system when they can least afford it. The CRA is especially concerning because unwinding the payment pause—a pause which previously garnered bipartisan support—could force borrowers to repay tens of billions of dollars in payments and interest. It would

even reinstate nearly 157,000 loans forgiven through the Public Service Loan Forgiveness program, because the payment pause provides accrual toward PSLF without borrowers having to pay.

The U.S. Department of Education's analysis indicates that resuming student loan payments without cancellation will lead to an unprecedented increase in delinquency and default for those who are most vulnerable. These include the borrowers that President Biden's plan targets: those who earn less than \$75,000 a year. These borrowers make up 90 percent of the would-be beneficiaries of the President's cancellation program.

In the weeks before the debt relief plan was challenged in court, nearly 26 million borrowers applied or were deemed automatically eligible for the chance at debt relief and 16 million had their applications formally approved by the Department of Education. Using the CRA to overturn this life-changing debt relief is a cruel affront to everyone who was anticipating an economic fresh start; this tactic also adds another layer of worry just as borrowers await the U.S. Supreme Court's decision.

CRA efforts to overturn the payment pause and the President's debt relief plan are only the most recent attacks on student loan borrowers. They seem to be a convenient political pawn, in the midst of economic uncertainty and the expiration of other critical benefit expansions for families that were tied to the pandemic. At this difficult time, Congress should be improving families' circumstances, not thwarting the President's efforts to ease their financial pressures.

The millions of workers our unions represent are grateful for the difference that student loan relief has made in their lives. Because their work in education, health care, public safety, the Armed Forces, and every other public and private sector field reaches a broad swath of Americans, our members also know how much it has impacted everyday citizens. It has allowed hard-working people to finally start saving up for their first home or for the inevitable emergency they will face. It has given parents the breathing room for their first home or for the inevitable emergency they will face. It has given parents the breathing room to begin squirreling away a little money each month for retirement, or for their children's college fund. It has enabled retirees who are still repaying student loans to start planning the once-in-a-lifetime trip or family reunion they have dreamed of for years.

We know that most Americans understand the severity of the student debt crisis and how it affects the people they love. Even those without student debt do not want their children, grandchildren, or other loved ones to struggle with it. Please vote against the CRA to invigorate our economy, increase families' financial security, and restore their hope.

Sincerely,

ELIZABETH H. SHULER,  
*President, American Federation of Labor and Congress of Industrial Organizations.*

LEE SAUNDERS,  
*President, American Federation of State, County, and Municipal Employees.*

RANDI WEINGARTEN,  
*President, American Federation of Teachers.*

REBECCA S. PRINGLE,  
*President, National Education Association.*

MARY KAY HENRY,  
*President, Service Employees International Union.*

EVERETT B. KELLEY,  
*President, American Federation of Government Employees.*

BONNIE CASTILLO, RN,  
*Executive Director, National Nurses United.*

SHAWN FAIN,  
*President, United Auto Workers.*

MARC PERRONE,  
*International President, United Food and Commercial Workers International Union.*

[From Minorityvets]

MINORITY VETERANS OF AMERICA ESTIMATES THE SCALE OF HARM THAT THE REPUBLICAN CRA WILL IMPOSE ON SERVICE MEMBERS AND VETERANS

H.J. Res. 45, a resolution under the Congressional Review Act (CRA), would reverse the actions of the Department of Education (ED) related to student loan debt. If enacted, it would: (a) block President Biden's debt cancellation plan, (b) retroactively undo the 7th extension of the loan payment pause (Sept. 2022–Dec. 2022), causing millions of borrowers to fall behind on their student loans, and (c) also likely undo the 8th extension of the payment pause (which began in Jan. 2023). Service members and veterans would suffer adversely if the CRA were to pass.

Service members and veterans are disproportionately affected by student debt and related financial crises:

1. Due to ineligibility, structural administrative burdens, and awards inadequate to cover the full cost of education, millions of veterans have student-loan debt despite the GI Bill.

2. With regards to student loan debt, veterans are struggling significantly more than others:

Veterans borrow more, so have more student debt.

The proportion of veterans with student debt has grown while the overall proportion of borrowers in other demographic groups has decreased.

Veterans default at a higher rate than non-veterans: 46 percent, (compared to 29 percent) before the pandemic. According to the ED, default and delinquency rates increase after periods of forbearance, so that rate will likely be higher after the payment pause ends, leaving veterans particularly vulnerable.

3. For-profit institutions (FPIs) have aggressively targeted veterans, such that veterans attend FPIs at a higher rate than non-veterans. Higher costs and lower quality has left many veterans with debt and no degree.

4. Veterans have fared worse as a result of the pandemic (e.g., 11.8 percent unemployment rate at its peak, compared to an historic low of 3.1 percent before the pandemic).

5. Service members are laden by student loan debt too—entering service not just with loan debt but because of it, hoping for cancellation under the Public Service Loan Forgiveness (PSLF) program. Using GAO data, in 2017 the Consumer Finance Protection Board estimated that over 200,000 service members collectively owe more than \$2.9 billion in student loan debt.

Passage of the student loan CRA would harm service members and veterans:

Under the CRA, progress toward debt cancellation under PSLF, including

cancellation itself that borrowers achieved during the pause, would be reversed. This outcome would be particularly devastating for service members and veterans.

An estimated 46,320 service members would have \$4.1 billion of debt that was canceled through PSLF restored.

As many as 320,000 veterans could lose progress toward more than \$28 billion in cancellation toward PSLF.

A GAO report found that over 94 percent of service members and Department of Defense employees who pursued PSLF were denied relief. The CRA would magnify that institutional failure.

Nearly 40 percent of veteran borrowers are Pell Grant recipients, almost all of whom would be eligible for \$20,000 in cancellation.

Student-debt relief has widespread support among veteran's service organizations:

A broad coalition of veteran's advocacy groups submitted an amicus brief in support of the Administration's debt relief actions.

NATIONAL URBAN LEAGUE,

May 15, 2023.

DEAR MEMBER OF CONGRESS: On behalf of the National Urban League and UnidosUS (formerly known as the National Council of La Raza), two historic civil rights organizations fighting for economic security for Black and Latino communities and other historically and systemically oppressed populations, we write to share our opposition to the Congressional Review Act resolutions H.J.Res. 45 and S.J.Res. 22, which would overturn President Biden's actions to pause student loan payments and provide student debt relief for low-income and working-class people in America. As the people in our country continue to recover from the deadly COVID-19 pandemic and its devastating economic fallout, it is vital that relief in the form of student debt cancellation be enacted.

Communities of color were hit hardest by both the COVID-19 virus and its associated economic challenges due to systemic barriers. Compared to their white counterparts, people of color are 1.5 times more likely to get the virus and 2 times more likely to require hospitalization. Economically, Black and Latino workers are overrepresented in front-line jobs that remained in person during shutdowns and that lacked adequate paid time off to recover from illness and care for sick family members. They continue to be overrepresented in the individuals without access to affordable healthcare and childcare. Following the start of the pandemic, 43 percent of Black adults experienced a pay cut due to reduced hours or work demand or were laid off either permanently or temporarily. The most impacted group, 1 in 5 Latinas were unemployed at the peak of shutdowns, not counting those who exited the workforce altogether to become caretakers out of necessity. Additionally, Black and Latino households were also more likely to have food and housing insecurity, face more adverse health issues related to COVID, and secure more debt in conjunction with already accrued student loan debt due to financial burden.

Meanwhile, at every level of educational attainment, Black students are more likely to borrow—and borrow at higher levels—than their white counterparts. Black college graduates owe an average of \$52,000 in student loan debt, about \$25,000 more debt than White college graduates. Cancellation provides substantial relief to those unable to repay debts because of inequalities in wealth and income that particularly impact Black borrowers. 66 percent of Black borrowers and 37 percent of Latinos owe more than originally borrowed 12 years after starting college, compared to 30 percent white borrowers.

72 percent of Latino students take out loans to attend college, and 67 percent carry educational debt. In a survey of Latino students who began but did not complete college, UnidosUS and the University of North Carolina's School of Law found that those Latino students who grew up in economically vulnerable communities see college debt as a financial burden that can affect their family's financial security and stability. Interviews with students revealed that the student loan debt burden is causing worry and stress, impacting sleep and quality of life.

The CRA Resolution introduced in March would overturn the pause of federal student loan payments and interest accrual, and President Biden's debt relief plan. This action would abruptly force tens of millions of borrowers into repayment and add thousands of dollars of interest onto their loan balances, causing perilous financial consequences. It would also require the Department of Education to unwind loans forgiven under Public Service Loan Forgiveness (PSLF) for nurses, educators, servicemembers, and public service workers across the country. This is a direct attack on millions of workers and families who are still reeling from the devastating impacts of COVID-19, and would most brutally harm communities of color, who not only have the highest amounts of student debt, but are also over indexed in careers in public service.

For these reasons, we strongly oppose the efforts to overturn this relief through the Congressional Review Act (H.J.Res. 45/ S.J.Res. 22) and we urge you to consider the damage they would have on the millions of people and families in America who need student loan debt relief.

Sincerely,

NATIONAL URBAN LEAGUE,  
UNIDOSUS.

#### THIRD WAY STATEMENT ON STUDENT LOAN PAUSE CRA

(By Lanae Erickson)

WASHINGTON, May 22, 2023.—Third Way released the following statement from Lanae Erickson, Senior Vice President for Social Policy, Education & Politics:

“This week, the House will vote on a Congressional Review Act (CRA) measure that would overturn the pause on student loan repayment and interest accrual dating back to October 2022. Regardless of your stance on the Administration's debt cancellation actions, voting in favor of this resolution would be a slap in the face to borrowers—blindsiding them by immediately rolling back eight months of interest benefits they've already received and sticking them with higher balances owed.

“There's plenty Congress can do to fix the system and prepare for a smooth return to repayment. This CRA does the exact opposite, increasing debt and setting borrowers up to fail. Members of the House should do right by borrowers and vote against it.”

NATIONAL COUNCIL OF NONPROFITS,

May 12, 2023.

Re Adverse impacts on government and charitable nonprofits employees by using the Congressional Review Act (CRA) to roll back student loan payment pause.

Hon. KEVIN MCCARTHY,  
*Speaker, House of Representatives,*  
Washington, DC.

Hon. HAKEEM JEFFRIES,  
*Democratic Leader, House of Representatives,*  
Washington, DC.

Hon. CHUCK SCHUMER,  
*Majority Leader, U.S. Senate,*  
Washington, DC.

Hon. MITCH MCCONNELL,  
*Republican Leader, U.S. Senate,*  
Washington, DC.

DEAR SPEAKER MCCARTHY, AND LEADERS SCHUMER, JEFFRIES, AND MCCONNELL: The National Council of Nonprofits (NCN) writes to alert you to the unintended consequences to the Public Service Loan Forgiveness (PSLF) program of using the Congressional Review Act (CRA) to roll back the Department of Education's (Department) action to pause student loan payments and force the Department to immediately reinstate the monthly payment requirements for borrowers. While we take no position on the student debt cancellation program, NCN opposes S.J. Res. 22 and H.J. Res. 45 as currently written because the measures would abruptly and retroactively deprive PSLF participants of the benefits they have earned under the program.

The presumed intended target of the CRA, as introduced, may be President Biden's student debt cancellation plan; however, the effort to disapprove the debt cancellation plan is also coupled with the extended federal student loan payment pause.

Our concerns with the CRA as currently written can be summarized in three points:

1. By disapproving the debt cancellation plan, Congress effectively would be ending the payment pause retroactively to the end of last year as well.

2. Such a retroactive cancellation of the ongoing federal loan payment pause would automatically render all borrowers 90 days or more in arrears and render all borrowers out of compliance concerning payment obligations, including for PSLF purposes.

3. In passing the CRA, Congress would renege on its bipartisan promise since 2007 to public servants working at 501(c)(3) charitable nonprofits and in government.

#### CLARIFYING TERMINOLOGY

Confusion surrounds the current debates about ending federal student loan debt because of the use of similar words with distinct meanings. Permit us to provide some clarity:

Debt cancellation. In August 2022, President Biden announced a one-time debt cancellation plan to cancel up to \$10,000 of qualifying federal student loan debt per borrower with an additional \$10,000 for Pell Grant recipients. Litigation ensued to block the plan, and a final decision in the case, now in the U.S. Supreme Court, is expected before the end of June. No debt has been cancelled yet under the plan.

Loan forgiveness. In 2007, Congress enacted the Public Service Loan Forgiveness program. PSLF provides an opportunity for borrowers to earn forgiveness after working for 10 years in public service as an employee of a federal, state, or local government or at a 501(c)(3) charitable nonprofit and making 120 qualifying payments on their loans. Lawmakers on both sides of the aisle and in both chambers have shown strong support over the years to continue the program, which was enacted under President Bush and administered under Presidents Obama, Trump, and Biden.



**BIPARTISAN PAUSES ON FEDERAL STUDENT LOAN PAYMENTS COUNT TOWARDS ELIGIBILITY FOR FORGIVENESS UNDER PSLF.**

At the start of the pandemic, President Trump instituted a payment pause on all federal student loan payments to provide financial relief to borrowers. After President Trump renewed the pause several times, President Biden continued the practice. The last payment pause was set to expire on December 31, 2022. Because of the pending litigation, the student loan payment pause has been extended until either the Department is permitted to implement the debt cancellation program, or the litigation is resolved but if the debt relief program has not been implemented and the litigation has not been resolved by June 30, 2023, then payments will resume 60 days after that.

Since President Trump first instituted the payment pause, borrowers who work in public service have continued to receive credit towards forgiveness for PSLF purposes, provided they remained employed at an eligible employer. President Biden has continued that policy and announced before the last payment pause was set to expire on December 31 that borrowers are receiving credit toward forgiveness under PSLF.

**A RETROACTIVE CANCELLATION OF THE PAYMENT PAUSE WOULD IMPOSE SIGNIFICANT HARDSHIP ON NONPROFIT EMPLOYEES AND EMPLOYERS.**

Ongoing economic uncertainty and natural disasters plaguing the country exacerbate additional stresses on and demand for services by nonprofit staff. The student loan payment pause has provided critical relief for nonprofit workers who are often paid lower salaries and wages than for-profit businesses due to a variety of factors, including government grants and contracting restraints, the inability to increase prices or charges for services despite increased costs, and diminishing fund raising and private grant opportunities. Competition for qualified workers is acutely felt by nonprofits that cannot adjust salaries and wages as easily or as quickly as the for-profit sector. An estimated four out of five (79 percent) nonprofits identified salary competition as a factor preventing them from filling job openings. Relief from student loan payments and the promise of loan forgiveness for continued public service have served to keep many workers on the job in the face of these other challenges.

**THE CRA WOULD ROLL BACK THE PAUSE IN STUDENT LOAN PAYMENTS AND HAVE THE UNINTENDED CONSEQUENCE OF DISRUPTING THE ACCUMULATION OF CREDITS TOWARDS PSLF FORGIVENESS.**

The CRA states that Congress “disapproves” the debt cancellation plan. Because the current payment pause is an extension of one that was previously set to expire and is now tied to the ongoing lawsuit regarding the debt cancellation plan, what happens under the CRA affects the ongoing payment pause and, therefore, the accumulation of credits towards PSLF forgiveness. Passage of the CRA would automatically trigger payments that were paused beginning January 1, 2023, and would force the Department to begin demanding payments from millions of borrowers, including PSLF participants. Consequently, borrowers could be on the hook for payments due since December 31, 2022, possibly including interest. As a result, more than 37 million borrowers could see unexpected bills adding up to hundreds or thousands of dollars, plus interest. Further, the CRA could operate to vitiate credits towards forgiveness and any borrower who has earned forgiveness since the beginning of the year could see that forgiveness rescinded.

While NCN takes no position on the student debt cancellation plan, the unintended

consequences of rolling back the student loan payment pause would have grave effects on nonprofit workers and others earning forgiveness under PSLF. At a time when nonprofits are facing a workforce shortage, increased demands on services, and added burdens caused by economic uncertainty and natural disasters, workers must receive every benefit possible under the PSLF program.

The payment pause has provided essential financial relief and reduced stress while allowing workers to continue to earn forgiveness. Any rollback, unexpected financial load, and confusion on PSLF status must be prevented.

We urge you to oppose the Senate Joint Resolution 22 and House Joint Resolution 45 in their current form and to insist that nonprofit workers and public servants receive the relief they have diligently earned.

We stand ready to work with Members of Congress to ensure that congressional promises to governmental and nonprofit workers under the Public Service Loan Forgiveness program are respected and fulfilled.

Sincerely,

TIFFANY GOURLEY CARTER,  
*Policy Counsel,*  
*National Council of Nonprofits.*

JUNE 21, 2023.

Re: Patient community concerns about the detrimental impact of policies included in HR 2868, the Association Health Plans Act; HR 2813, the Self-Insurance Protection Act, and HR 3799, the CHOICE Arrangement Act.

Hon. KEVIN MCCARTHY,  
*Speaker, House of Representatives,*  
*Washington, DC.*

Hon. HAKEEM JEFFRIES,  
*Leader, House of Representatives,*  
*Washington, DC.*

DEAR SPEAKER MCCARTHY AND LEADER JEFFRIES: On behalf of the millions of patients and consumers across the country with serious, acute and chronic health conditions, our organizations urge you to oppose HR 2868, HR 2813, and HR 3799, which threaten access to quality, affordable healthcare coverage.

The 23 undersigned organizations represent more than 120 million people living with a pre-existing condition in the US. Collectively, we have a unique perspective on what individuals and families need to prevent disease, cure illness, and manage chronic health conditions. The diversity of our organizations and the populations we serve enable us to draw upon a wealth of knowledge and expertise that are critical components of any discussion aimed at improving or reforming our healthcare system.

Our organizations share three principles that we use to help guide our work on healthcare to continue to develop, improve upon, or defend the programs and services our communities need to live longer, healthier lives. These principles state that healthcare must be adequate, affordable, and accessible.

With these principles at the forefront, we write to convey our concerns about three bills that have recently been moved out of the Rules Committee and will soon be considered on the House floor: HR 2868, the Association Health Plans Act; HR 2813, the Self-Insurance Protection Act, and HR 3799, the CHOICE Arrangement Act. In the report “Under-covered: How ‘Insurance-Like’ Products Are Leaving Patients Exposed,” many of our organizations documented our concerns with health insurance products that are not required to comply with the patient protections enacted in the Affordable Care Act. We are concerned that policies included

in the legislation considered today would decrease the number of consumers enrolled in comprehensive health insurance plans and threaten access to quality, affordable healthcare for the patients and consumers we represent.

**H.R. 2868, THE ASSOCIATION HEALTH PLANS ACT**

Current law allows employers to work together to form a multiple employer welfare arrangement (MEWA) to provide certain benefits to their employees. An Association Health Plan (AHP)—a health benefit plan sponsored by an employer-based association—is one type of MEWA.

Some AHPs can be classified as large employers and are therefore not subject to critical patient protections and state insurance regulations. This can pose risks to employers and their employees. The track record of AHPs and MEWAs in reliably providing comprehensive coverage for consumers is quite poor. According to state insurance regulators, these entities have a long history of fraud and “[making] money at the expense of their participants.” State insurance regulators also say AHPs “have been notoriously prone to insolvencies.”

AHPs are not required to provide comprehensive coverage or cover the Essential Health Benefits (EHB). AHPs may also charge higher premiums based on occupation (a loophole that allows discrimination based on gender and other factors) or even health status in some cases. As a result, these plans expose enrollees to high financial and health risks and exacerbate rural and/or regional health disparities. Meanwhile, marketing these products can be confusing or misleading and can cause individuals to enroll in plans that do not align with their medical needs or expectations.

AHPs also pose risks to the many consumers who do not enroll in them. AHPs can siphon away healthy individuals from state individual and small-group markets by leveraging the regulatory advantages they enjoy. This leaves the individual and small group markets smaller and with a larger proportion of individuals with pre-existing conditions, leading to higher premiums and fewer plan choices for those who depend on those markets to access comprehensive coverage.

Despite the harm AHPs can pose to those who enroll in them as well as those who remain in comprehensive insurance plans, the Association Health Plans Act would promote additional enrollment in AHPs for groups that cannot use them today. We believe additional enrollment in AHPs by small employers and the self-employed will weaken patient and consumer protections and lead to higher costs for consumers who rely on comprehensive insurance.

**H.R. 2813, THE SELF-INSURANCE PROTECTION ACT**

Stop-loss insurance is intended to be used as a tool to protect a health plan sponsor—typically an employer—from unpredictably high losses due to unexpected claims. As such, it can be an important tool to promote stability for sponsors of health insurance plans, particularly sponsors providing coverage for small numbers of insured individuals, whose unique health needs sometimes necessitate very expensive health services.

We are concerned that H.R. 2813 would remove an important level of consumer and patient protection by eliminating the ability of states to exercise oversight of stop-loss plans. State insurance commissioners play an important role in the health insurance marketplace. Removing states’ ability to regulate stop-loss coverage would lead to less oversight of these plans, which would increase the likelihood of misleading marketing and other fraudulent practices that would prove harmful to employers purchasing stop-loss coverage as well as their employees.

## H.R. 3799, THE CHOICE ARRANGEMENT ACT

In lieu of offering a traditional group health plan, employers may provide contributions, on a pre-tax basis, to their employees to subsidize the direct purchase of individual market health coverage.

The choice to offer these individual coverage health reimbursement arrangements (ICHRAs) is available to employers right now, and has been for several years. Yet interest appears to be modest. It is possible take-up has been limited simply because the arrangement is still relatively new, and enrollment may expand with time. It is also possible that, for employers, the value proposition of ICHRAs is less than some anticipated. We note that commonly cited benefits of ICHRAs—including predictable costs for employers and multiple plan options for employees—can be achieved through traditional employer coverage mechanisms and benefit designs.

Troublingly, however, ICHRAs have introduced new risks, both for workers with employer coverage and for consumers who rely on the individual market. ICHRAs provide employers an opportunity to reduce their costs by moving older and sicker workers off of job-based coverage and into the individual market. These shifts potentially disrupt access to care for employees and make the individual market risk pool more expensive to insure, raising premiums.

The regulatory framework governing ICHRAs recognizes these dangers and includes provisions to mitigate them. For example, to reduce the ability of employers to offer ICHRAs selectively to only their sicker employees, federal rules require employers to treat all members of a particular class of workers the same for purposes of ICHRA eligibility. Still, the leeway given to employers to tailor these classifications is substantial, and it allows employers to create subgroups of workers based on characteristics that are proxies for health status. The rules also lack safeguards that would prevent an employer from using administrative loopholes to segment its workforce for ICHRA purposes based on otherwise impermissible factors. For these reasons, we have encouraged federal regulators to collect and publish data that would shed light on how employers are using these arrangements and the effectiveness of the nondiscrimination guardrails.

Against this backdrop, H.R. 3799 would create “custom health option and individual care expense” (CHOICE) arrangements, a new tax-advantaged arrangement similar to but apparently legally distinct from ICHRAs. To the extent H.R. 3799 is intended merely to codify the established regulatory framework for ICHRAs, we believe doing so is unwarranted at this time. Moreover, the bill’s convoluted approach is likely to increase confusion and uncertainty.

Of additional concern, it appears H.R. 3799 incorporates the ICHRA rules selectively, in a manner that could intensify the risks posed by these arrangements. As we observed above, the nondiscrimination provisions in the existing regulatory framework are essential but insufficient to prevent employers from using ICHRAs to shift higher-cost workers to the individual market. H.R. 3799 does nothing to address these shortcomings. On the contrary, it would omit from statute key protections designed to safeguard consumers and the individual insurance market from the downsides of these arrangements.

## CONCLUSION

We urge lawmakers to reject the three bills referenced above and, instead, partner with organizations like ours to identify opportunities to expand affordable, accessible, and adequate healthcare coverage for patients. If you have questions or would like to discuss

this further, please contact Brian Connell VP, Federal Affairs with The Leukemia & Lymphoma Society.

Sincerely,

American Cancer Society Cancer Action Network, American Heart Association, American Kidney Fund, American Lung Association, Asthma and Allergy Foundation of America, CancerCare, Child Neurology Foundation, Crohn’s & Colitis Foundation, Cystic Fibrosis Foundation, Epilepsy Foundation, Hemophilia Federation of America, Lupus Foundation of America.

Muscular Dystrophy Association, National Eczema Association, National Health Council, National Hemophilia Foundation, National Kidney Foundation, National Multiple Sclerosis Society, National Organization for Rare Disorders, National Patient Advocate Foundation, Susan G. Komen, The AIDS Institute, The Leukemia & Lymphoma Society.

□ 1730

Mr. SCOTT of Virginia. Mr. Speaker, there are many challenges we have in higher education that demand our attention: the rising cost of college, student debt crisis, the eroded value of the Pell grant, student mental health issues, and the list goes on.

Instead, we are addressing this resolution which will hurt millions of student borrowers and their families; an average of about 100,000 in each of our districts.

Many of our colleagues on the other side have justified the resolution by arguing that we cannot afford the plan, yet ignoring that we were willing to charge taxpayers \$1.9 trillion for a tax package a few years ago that overwhelmingly benefited the top 1 percent and corporations. Now they are unwilling to spend much less than that to help students pay for their education.

We should be passing proposals that meaningfully support borrowers and make college more affordable for current and future students. The bottom line is that we have a responsibility to strengthen support for those seeking college degrees. Those who want a degree should be able to access that opportunity.

Mr. Speaker, I urge my colleagues to oppose the proposal, and I yield back the balance of my time.

Ms. FOXX. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, the Biden administration is destroying the Federal student aid system that has balanced providing millions of students access to opportunities for post-secondary education while respecting the interest of taxpayers who fund these opportunities.

Democrats know their radical free college agenda won’t make it through Congress, so instead they are forcing it down Americans’ throats by executive fiat through the student loan program. Obfuscation about the details has allowed the department to tout alleged benefits without facing any scrutiny over the implications of these radical changes; however, the facts, which this administration has tried to push under the rug, prove its agenda is nothing more than an attempt to skirt the law

and enact policies that would never pass Congress.

These actions will leave colleges free to continue increasing costs that greatly impact all American taxpayers. These policies deny any accountability to borrowers and evade any responsibility to help those students turn their degrees into a job.

Mr. Speaker, I urge a “yes” vote on the override of the President’s veto, and I yield back the balance of my time.

The SPEAKER pro tempore. Without objection, the previous question is ordered.

There was no objection.

The SPEAKER pro tempore. The question is, Will the House, on reconsideration, pass the joint resolution, the objections of the President to the contrary notwithstanding?

Under the Constitution, the vote must be by the yeas and nays.

The vote was taken by electronic device, and there were—yeas 221, nays 206, not voting 7, as follows:

[Roll No. 277]

YEAS—221

Aderholt	Feenstra	LaMalfa
Alford	Ferguson	Lamborn
Allen	Finstad	Langworthy
Amodel	Fischbach	Latta
Armstrong	Fitzgerald	LaTurner
Arrington	Fitzpatrick	Lawler
Babin	Fleischmann	Lee (FL)
Bacon	Flood	Lesko
Baird	Fox	Letlow
Balderson	Franklin, C.	Lucas
Banks	Scott	Luetkemeyer
Barr	Fry	Luna
Bean (FL)	Fulcher	Luttrell
Bentz	Gaetz	Mace
Bergman	Gallagher	Malliotakis
Bice	Garbarino	Mann
Biggs	Garcia, Mike	Massie
Bilirakis	Jimenez	Mast
Bishop (NC)	Golden (ME)	McCarthy
Boebert	Gonzales, Tony	McCaul
Bost	Good (VA)	McClain
Brecheen	Gooden (TX)	McClintock
Buchanan	Gosar	McCormick
Buck	Granger	McHenry
Bucshon	Graves (LA)	Meuser
Burchett	Graves (MO)	Miller (IL)
Burgess	Green (TN)	Miller (OH)
Burlison	Greene (GA)	Miller (WV)
Calvert	Griffith	Miller-Meeks
Cammaack	Grothman	Mills
Carey	Guest	Molinaro
Carl	Guthrie	Moolenaar
Carter (GA)	Hagaman	Mooney
Carter (TX)	Harris	Moore (AL)
Chavez-DeRemer	Harshbarger	Moore (UT)
Ciscomani	Hern	Moran
Cline	Higgins (LA)	Murphy
Cloud	Hill	Nehls
Clyde	Hinson	Newhouse
Cole	Houchin	Norman
Collins	Hudson	Nunn (IA)
Comer	Huizenga	Oberholte
Crane	Hunt	Ogles
Crawford	Issa	Owens
Crenshaw	Jackson (TX)	Palmer
Curtis	James	Pence
D’Esposito	Johnson (LA)	Perez
Davidson	Johnson (OH)	Perry
De La Cruz	Johnson (SD)	Pfluger
DesJarlais	Jordan	Reschenthaler
Diaz-Balart	Joyce (OH)	Rodgers (WA)
Donalds	Joyce (PA)	Rogers (AL)
Duarte	Kean (NJ)	Rogers (KY)
Duncan	Kelly (MS)	Rose
Dunn (FL)	Kelly (PA)	Rosendale
Edwards	Kiggans (VA)	Rouzer
Ellzey	Kiley	Roy
Emmer	Kim (CA)	Rutherford
Estes	Kustoff	Salazar
Ezell	LaHood	Santos
Fallon	LaLota	Scalise



Schweikert  
Scott, Austin  
Self  
Sessions  
Simpson  
Smith (MO)  
Smith (NE)  
Smith (NJ)  
Smucker  
Spartz  
Stauber  
Steel  
Stefanik

## NAYS—206

Adams  
Aguilar  
Allred  
Auchincloss  
Balint  
Barragán  
Beatty  
Bera  
Beyer  
Bishop (GA)  
Blumenauer  
Blunt Rochester  
Bonamici  
Bowman  
Boyle (PA)  
Brown  
Brownley  
Budzinski  
Bush  
Caraveo  
Carbajal  
Cárdenas  
Carson  
Carter (LA)  
Cartwright  
Casar  
Case  
Casten  
Castor (FL)  
Castro (TX)  
Cherfilus-  
McCormick  
Chu  
Clark (MA)  
Clarke (NY)  
Cleaver  
Clyburn  
Cohen  
Connolly  
Correa  
Costa  
Courtney  
Craig  
Crockett  
Crow  
Cuellar  
Davids (KS)  
Davis (IL)  
Davis (NC)  
Dean (PA)  
DeGette  
DeLauro  
DelBene  
Deluzio  
DeSaulnier  
Dingell  
Doggett  
Escobar  
Eshoo  
Espallat  
Evans  
Fletcher  
Foster  
Foushee  
Frankel, Lois  
Frost  
Galleo  
Garamendi  
Garcia (IL)  
Garcia (TX)

## NOT VOTING—7

Kilmer  
Loudermilk  
Meng

## □ 1800

So (two-thirds not being in the affirmative) the veto of the President was sustained and the joint resolution was rejected.

The result of the vote was announced as above recorded.

Wagner  
Walberg  
Waltz  
Weber (TX)  
Webster (FL)  
Wenstrup  
Westerman  
Williams (NY)  
Wilson (SC)  
Wittman  
Womack  
Yakym  
Zinke

Garcia, Robert  
Goldman (NY)  
Gomez  
Gonzalez,  
Vicente  
Gottheimer  
Green, Al (TX)  
Grijalva  
Harder (CA)  
Hayes  
Higgins (NY)  
Himes  
Horsford  
Houlahan  
Hoyer  
Hoyle (OR)  
Huffman  
Ivey  
Jackson (IL)  
Jackson (NC)  
Jackson Lee  
Jacobs  
Jayapal  
Jeffries  
Johnson (GA)  
Kamlager-Dove  
Kaptur  
Keating  
Kelly (IL)  
Khanna  
Kildee  
Kim (NJ)  
Krishnamoorthi  
Kuster  
Landsman  
Larsen (WA)  
Larson (CT)  
Lee (CA)  
Lee (NV)  
Lee (PA)  
Leger Fernandez  
Levin  
Lieu  
Lofgren  
Lyons  
Magaziner  
Manning  
Matsui  
McBath  
McClellan  
McCollum  
McGarvey  
McGovern  
Meeks  
Menendez  
Mfume  
Moore (WI)  
Morelle  
Moskowitz  
Moulton  
Mrvan  
Mullin  
Nadler  
Napolitano  
Neal  
Neguse  
Nickel  
Norcross  
Ocasio-Cortez  
Omar

Williams (TX)

The SPEAKER pro tempore. The veto message and the joint resolution are referred to the Committee on Education and the Workforce.

The Clerk will notify the Senate of the action of the House.

## CUSTOM HEALTH OPTION AND INDIVIDUAL CARE EXPENSE ARRANGEMENT ACT

The SPEAKER pro tempore. Pursuant to House Resolution 524 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the state of the Union for the further consideration of the bill, H.R. 3799.

Will the gentleman from Texas (Mr. SELF) kindly take the chair.

## □ 1805

## IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the state of the Union for the further consideration of the bill (H.R. 3799) to amend the Internal Revenue Code of 1986 to provide for health reimbursement arrangements integrated with individual health insurance coverage, with Mr. SELF (Acting Chair) in the chair.

The Clerk read the title of the bill.

The Acting CHAIR. When the Committee of the Whole rose earlier today, a request for a recorded vote on amendment No. 3 printed in part D of House Report 118-115 by the gentleman from Texas (Mr. ROY) had been postponed.

## ANNOUNCEMENT BY THE ACTING CHAIR

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, proceedings will now resume on those amendments printed in Part D of House Report 118-115, on which further proceedings were postponed, in the following order:

Amendment No. 1 by Mrs. HAYES of Connecticut;

Amendment No. 2 by Mr. MOLINARO of New York; and

Amendment No. 3 by Mr. ROY of Texas.

The Chair will reduce to 2 minutes the minimum time for any electronic vote in this series.

## AMENDMENT NO. 1 OFFERED BY MRS. HAYES

The Acting CHAIR. The unfinished business is the demand for a recorded vote on amendment No. 1, printed in part D of House Report 118-115 offered by the gentlewoman from Connecticut (Mrs. HAYES), on which further proceedings were postponed and on which the noes prevailed by voice vote.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

## RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The Acting CHAIR. This will be a 2-minute vote.

The vote was taken by electronic device, and there were—ayes 211, noes 220, not voting 9, as follows:

[Roll No. 278]

## AYES—211

Adams  
Aguilar  
Allred  
Auchincloss  
Balint  
Barragán  
Beatty  
Bera  
Beyer  
Bishop (GA)  
Blumenauer  
Blunt Rochester  
Bonamici  
Bowman  
Boyle (PA)  
Brown  
Brownley  
Budzinski  
Bush  
Caraveo  
Carbajal  
Cárdenas  
Carson  
Carter (LA)  
Cartwright  
Casar  
Case  
Casten  
Castor (FL)  
Castro (TX)  
Cherfilus-  
McCormick  
Chu  
Clark (MA)  
Clarke (NY)  
Cleaver  
Clyburn  
Cohen  
Connolly  
Correa  
Costa  
Courtney  
Craig  
Crockett  
Crow  
Cuellar  
Davids (KS)  
Davis (IL)  
Davis (NC)  
Dean (PA)  
DeGette  
DeLauro  
DelBene  
Deluzio  
DeSaulnier  
Dingell  
Doggett  
Escobar  
Eshoo  
Espallat  
Evans  
Fletcher  
Foster  
Foushee  
Frankel, Lois  
Frost  
Galleo  
Garamendi  
Garcia (IL)  
Garcia (TX)  
Golden (ME)

## NOES—220

Buchanan  
Buck  
Bucshon  
Burchett  
Burgess  
Burlison  
Calvert  
Cammack  
Carey  
Carl  
Carter (GA)  
Carter (TX)  
Chavez-DeRemer  
Ciscomani  
Cline  
Cloud  
Clyde  
Cole  
Collins  
Comer  
Crane  
Crawford

Goldman (NY)  
Gomez  
Gonzalez,  
Vicente  
Gottheimer  
Green, Al (TX)  
Grijalva  
Harder (CA)  
Hayes  
Higgins (NY)  
Himes  
Horsford  
Houlahan  
Hoyer  
Hoyle (OR)  
Huffman  
Ivey  
Jackson (IL)  
Jackson (NC)  
Jackson Lee  
Jacobs  
Jayapal  
Jeffries  
Johnson (GA)  
Kamlager-Dove  
Kaptur  
Keating  
Kelly (IL)  
Khanna  
Kildee  
Kim (NJ)  
Krishnamoorthi  
Kuster  
Landsman  
Larsen (WA)  
Larson (CT)  
Lee (CA)  
Lee (NV)  
Lee (PA)  
Leger Fernandez  
Levin  
Lieu  
Lofgren  
Lynch  
Magaziner  
Manning  
Matsui  
McBath  
McClellan  
McGarvey  
McGovern  
Meeks  
Menendez  
Mfume  
Moore (WI)  
Morelle  
Moskowitz  
Moulton  
Mrvan  
Mullin  
Nadler  
Napolitano  
Neal  
Neguse  
Nickel  
Norcross  
Norton  
Ocasio-Cortez  
Omar  
Pallone  
Panetta  
Pappas

Pascrell  
Payne  
Pelosi  
Peltola  
Perez  
Peters  
Pettersen  
Phillips  
Pingree  
Plaskett  
Pocan  
Porter  
Quigley  
Ramirez  
Raskin  
Ross  
Ruiz  
Ruppersberger  
Ryan  
Sablan  
Salinas  
Sánchez  
Sarbanes  
Scanlon  
Schakowsky  
Schiff  
Schneider  
Scholten  
Schrier  
Scott (VA)  
Scott, David  
Sewell  
Sherman  
Sherrill  
Slotkin  
Smith (WA)  
Sorensen  
Soto  
Spanberger  
Stansbury  
Stanton  
Stevens  
Strickland  
Swalwell  
Sykes  
Takano  
Thanedar  
Thompson (CA)  
Thompson (MS)  
Titus  
Tlaib  
Tokuda  
Tonko  
Torres (CA)  
Torres (NY)  
Trahan  
Trone  
Underwood  
Vargas  
Vasquez  
Veasey  
Velázquez  
Wasserman  
Schultz  
Waters  
Watson Coleman  
Wexton  
Wild  
Williams (GA)  
Wilson (FL)